

MINIMUM CAPITAL ADEQUACY REQUIREMENT AND RISK WEIGHTED ASSETS
PT BPRS XYZ

Month :

(in rupiah)

No.	COMPONENTS	TOTAL OF EACH COMPONENT	TOTAL
I.	<u>Capital</u> 1. Tier 1 Capital 1.1. Paid up capital 1.2. Share agio 1.3. Share disagio (-/-) 1.4. Capital deposit funds 1.5. Donated capital 1.6. General reserves 1.7. Designated reserves 1.8. Retained profits after tax 1.9. Previous year's profits after tax 1.10. Previous year's losses (-/-) 1.11. Current year's profits after tax (50%) 1.11.1 Tax calculation 1.11.2. Deficit in PPAP 1.11.3. Others 1.12. Current year's losses (-/-) 1.13. Sub-total 1.14. Goodwill (-/-) 1.15. Total Tier 1 Capital 2. Tier 2 Capital 2.1. Increment from revaluation of fixed assets 2.2. General reserves from PPAP (maximum 1.25% of ATMR) 2.3. Loan capital 2.4. Subordinated investment (maximum 50% of tier 1 capital) 2.5. Total Tier 2 Capital (2.1 up to 2.4) 2.6. Total Tier 2 Capital to be accounted (maximum 100% of Total Tier 1 Capital) 3. Total Tier 1 and Tier 2 Capital (1.15 + 2.6)		

No.	COMPONENTS	Nominal	Special PPAP		Risk Weight %	ATMR
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)	(7)=(5)x(6)
II.	<u>Risk Weighted Assets (ATMR)</u>					
	A. ASSETS					
	1. Cash in hand				0	
	2. Placements at Bank Indonesia					
	3.1. <i>Wadiah</i> Demand Deposits at Bank Indonesia				0	
	3.2. Bank Indonesia <i>Wadiah</i> Certificates				0	
	3.3. Others				0	
	3. Placements/Claims on other banks :					
	3.1. on other sharia banks assured by the Central Government and the Central Bank				0	
	3.2. for provision of funds with funds originating from profit sharing account				1	
	3.3. on other sharia banks				20	
	4. Receivables (<i>Murabaha</i> , <i>Istishna</i> , <i>Salam</i> , and <i>Qardh</i>)					
	Especially for <i>Murabahah</i> and <i>Istishna</i> ' receivables, after deducted by deferred margin					
	4.1. Receivables to or assured by :					
	4.1.1 Central Bank				0	
	4.1.2 Central Government				0	
	4.1.3 Cash, foreign banknotes, gold, gold coins, and demand deposits, time deposits, and savings deposits at the bank concerned, amounting to the assured value				0	
	4.2. For provision of funds with funds originating from profit sharing account				1	
	4.3. Receivables of housing covered by a first priority insurance with purpose to be occupied				35	
	4.4. Receivables to or assured by BUMN/BUMD				50	
	4.5. Receivables to employees/pensioners				50	
	4.6. Receivables to UMK				85	
	4.7. Others				100	
	5. Receivables of multi-service transactions *)					
	5.1. Multi-service transactions leased and assured by : Cash, foreign banknotes, gold, gold coins, and demand deposits, time deposits, and savings deposits at the bank concerned, amounting to the assured value				0	
	5.2. Multi-service transactions with funds originating from profit sharing account				1	
	5.3. To employees/pensioners				50	
	5.4. Others				100	
	6. <i>Mudharabah</i> and <i>Musyarakah</i> Financing					
	6.1. Financing extended to or assured by : For <i>Mudharabah</i> , especially with net revenue sharing					
	6.1.1 Central Bank				0	
	6.1.2 Central Government				0	
	6.1.3 Cash, foreign banknotes, gold, gold coins, and demand deposits, time deposits, and savings deposits at the bank concerned, amounting to the assured value				0	
	6.2. For provision of funds with funds originating from profit sharing account				1	
	6.3. Financing to or assured by BUMN/BUMD				50	
	6.4. Financing to employees/pensioners				50	
	6.5. Financing to UMK				85	
	6.6. For provision of profit sharing funds with funds originating from <i>Wadiah</i> , own capital, <i>Qardh</i> , and <i>Mudharabah Mutlaqah</i> net revenue sharing				150	
	6.7. Others				100	

No.	COMPONENTS	Nominal	Special PPAP		Risk Weight %	ATMR
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)	(7)=(5)x(6)
	7. Ijarah (deducted by accumulated amortization) 7.1. Ijarah assets leased to or assured by : 7.1.1. Central Bank 7.1.2. Central Government 7.1.3. Cash, foreign banknotes, gold, gold coins, demand deposits, time deposits, and savings deposits at the bank concerned, amounting to the assured value 7.2. For <i>ijarah</i> assets with fund originating from profit sharing account 7.3. To or assured by BUMN/BUMD 7.4. To employees/pensioners 7.5. For UMK 7.6. Others 8. Ijarah Muntahiyah bit Tamlik (deducted by accumulated amortization) 8.1. Ijarah Muntahiyah bit Tamlik assets leased to or assured by : 8.1.1. Central Bank 8.1.2. Central Government 8.1.3. Cash, foreign banknotes, gold, gold coins, demand deposits, time deposits, and savings deposits at the bank concerned, amounting to the assured value 8.2. For <i>ijarah muntahiyah bittamlik</i> assets with funds originating from profit sharing account 8.3. To or assured by BUMN/BUMD 8.4. To employees/pensioners 8.5. For UMK 8.6. Others 9. Istishna' assets under settlement 10. Stock 11. Fixed assets and inventory (book value) 11.1. Land and buildings +/- 11.2. Accumulated amortization of buildings -/- 11.3. Inventory +/- 11.4. Accumulated amortization of inventory -/- 12. Inter-office Assets 13. Miscellaneous Assets 14. Total ATMR of assets				0 0 0 1 50 50 85 100 0 0 0 1 50 50 85 100 100 100 100 100 100 	
	B. ADMINISTRATIVE ACCOUNTS (Rupiah & Foreign Currencies)					
	1. Mudharabah & musyarakah financing facilities which have not been used and provided for or assured by/with : 1.1. Central Bank 1.2. Central Government 1.3. Cash, foreign banknotes, gold, gold coins, demand deposits, time deposits, and savings deposits at the bank concerned, amounting to the assured value 1.4. Other sharia banks 1.5. BUMN/BUMD 1.6. Employees/pensioners 1.7. UMK 1.8. For provision of profit sharing funds with funds originating from <i>Wadiah</i> , own capital, <i>Qardh</i> , and <i>Mudharabah Mutlaqah</i> net revenue sharing 1.9. Others				0 0 0 10 25 25 42,5 75 50	

No.	COMPONENTS	Nominal	Special PPAP		Risk Weight %	ATMR
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)	(7)=(5)x(6)
	2. Total ATMR of Administrative Accounts					
III.	Total ATMR (A.16 + B.2)					
IV.	Minimum Capital (8% x total ATMR) = (8% x III)					
V.	Capital Surplus or Deficit (I. 3 - IV)					
VI.	Capital Ratio (I. 3 : III) x 100%				 %

Note :

*) for temporary multi-service transactions, if there has not been specific presentation in the SRB Monthly Report, it shall be entered into Miscellaneous Assets component, Others (code 230, 99)